



TERMS AND CONDITIONS

“WORLD GOLF CHAMPIONSHIPS – HSBC CHAMPIONS VIP HOSPITALITY PROGRAMME”

(These terms and conditions have been valid from 16 September 2022)

Customer is advised to note that participating in the programme shall mean that Customer has read, understood and accepted these Terms and Conditions.

1. Applicable subject

“WORLD GOLF CHAMPIONSHIPS – HSBC CHAMPIONS VIP HOSPITALITY PROGRAMME” (“**Program**”) is applied for golfers winning HSBC Ambassador Award in “HSBC Premier – The Road to Champions” tournament (“**Winning Golfers**”) which is organized in Tan Son Nhat Golf Course (Address: 06 Tan Son, Ward 12, Go Vap District, Ho Chi Minh City, Viet Nam) by HSBC Bank (Vietnam) Ltd. (“**HSBC**”, “**Bank**”) on 16 September, 2022 (“**Tournament**”).

2. The Program applies for eligible customers meeting the following conditions:

- 2.1. Winning Golfers in Tournament; and
- 2.2. The Winning Golfers must be Amateur golfers under the Rules of Amateur Status 2022 as regulated by R&A Rules Limited and the United States Golf Association; and
- 2.3. The existing HSBC Premier customers; or
- 2.4. In case that golfers are not the HSBC Premier customers, the Winning Golfers must become HSBC Premier customer within 30 days of the tournament date and remain in HSBC Premier status until the end of “**World Golf Championships – HSBC Champions VIP Hospitality Programme**” in Shanghai ;and
- 2.5. To become the HSBC Premier, customers need to satisfy the following conditions:
 - a) Maintain a minimum average monthly Total Relationship Balance (TRB) of VND 1 billion or foreign currency equivalent; or
 - b) Receive a monthly salary of at least VND 100 million into your HSBC accounts; or

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- c) Have a mortgage loan with a minimum outstanding balance of VND 2.5 billion and loan amount less than 60% of the value of the mortgaged property and monthly salary credits to HSBC accounts
- d) Satisfy other conditions to become an HSBC Premier customer as prescribed by HSBC from time to time.

2.6. Satisfy these Terms and Conditions of the Program.

Winning Golfers who satisfy all the above conditions hereinafter will be called the “**Eligible Customers**”.

3. Prize Terms and conditions

3.1. Total prizes: 02

3.2. Eligible Customers, are amateur Golfers, will be representatives of HSBC Viet Nam to participate in **World Golf Championships – HSBC Champions VIP Hospitality Programme** for amateur Golfers in Shanghai, China in the near future as the detail below:

- a) Sponsored Vietnam - Shanghai round-trip air ticket (not to exceed VND 45,000,000/representative) for one (01) person in the form of a refund to the Customer's account, including but not limited to HSBC current account or HSBC credit card account. Eligible Customers can choose Noi Bai/ Tan Son Nhat international airport to go to Shanghai, China; and
- b) The cost of the hotel (max 4 nights accommodations at the official guest hotel), VIP Hospitality at HSBC Hexagon Suite at the competition venue; and
- c) Complimentary shuttle services between the hotel - golf course.

3.3. Time to receive the Prize:

- a) Eligible Customers will be notified of the earliest Program time. The Program is scheduled to take place in October 2023 at Sheshan International Golf Course, Shanghai City, China.
- b) The competition time will be on Monday.

3.4. Prize Terms and Conditions

- a) Eligible Customers must be Amateur golfers under the Rules of Amateur Status 2022 as regulated by R&A Rules Limited and the United States Golf Association.
- b) Eligible Customers will pay for their own flight tickets with HSBC cards and HSBC will only refund in case customers have gone and returned.
- c) For any reason, if Eligible Customers have purchased flight tickets but have not participated in the Program, HSBC will not refund the cost of the purchased flight tickets;
- d) Prizes are not exchangeable for cash or any other benefits and cannot be given or transferred to any other third party;

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- e) Eligible Customers need to comply with the regulations of “World Golf Championships – HSBC Champions VIP Hospitality Programme” in Shanghai, China;
 - f) Depending on the Covid-19 epidemic situation and the restrictions of the Shanghai government, the Program might be delayed in 2023, Eligible Customers will reserve the authority to participate in the next year;
 - g) The prize does not include:
 - Visa fee
 - Travel Insurance
 - PCR/ART test (if required).
 - Cost of isolation (if required).
 - Hotel and other personal expenses.
 - Expenses incurred before or after the Program.
 - Taxes, fees, special insurance to come to Shanghai, China.
- 3.5.** HSBC will not accept any responsibility, claim, request and liability arising out of any loss or damage (including but not limited to: physical injury, person or property damages) or disappointment when participating in the Program.
- 3.6.** HSBC has been authorized to determine whether Winning Golfers are eligible to participate in the Program.
- 3.7.** In any unforeseen circumstances, HSBC has been authorized to refuse rewarding for Winning Golfers if:
- a) Golfers may not meet HSBC Premier Customers conditions according to the bank’s regulations and all HSBC’s decisions related to reward-are final. HSBC will not announce the particular reasons for refusing rewarding for Winning Golfers.
 - b) Golfers are not Amateur golfers under the Rules of Amateur Status 2022 as regulated by R&A Rules Limited and the United States Golf Association.
- 3.8.** If the two first and second highest Gross Score Golfers refuse to participate in the Program or not to meet the conditions for becoming an HSBC Premier customer, HSBC will reward for the third highest Gross Score.
- 3.9.** If all three winners decline to participate in the Program or not to meet the conditions for becoming an HSBC Premier customer, HSBC will reserve the HSBC Premier Ambassador.
- 3.10.** Eligible Customers are solely responsible for preparing all necessary documents to come to Shanghai, China (and any other transit locations required) including passport and visa . HSBC is not responsible for any consequences, including costs incurred, if an Eligible Customer's visa application is denied or not promptly approved.

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- 3.11.** By participating in this Program, golfers hereby acknowledge, irrevocably consent that:
- a) HSBC may collect, use, process, store, transfer and upload participants personal data and images on HSBC communication channels before, during and after the tournament, including but not limited to the public website, Facebook, LinkedIn and other media; and
 - b) HSBC may collect, use, process, transfer and store all participants personal data provided in accordance with the bank's policy; and
 - c) HSBC may share or transfer personal information provided by golfers to any third parties partners, as necessary as permitted by law.
 - d) Agree for HSBC using images and videos for advertisement or others without further agreement and arising cost.
 - e) Agree for HSBC to publish participants name in the Leaderboard (i.e. a list of names and scores of top golfers) on the bank's public website and in the mass media to promote Tournament and Program;
 - f) Agree to receive HSBC information about products, services, campaigns, and promotions.

4. General terms:

- 4.1.** HSBC has been authorized to refuse to award when HSBC determines that the Eligible Customers violate any terms and conditions of the Tournament or these Terms and Conditions.
- 4.2.** HSBC is not responsible for any direct or indirect loss or damage regarding to eligible customers participating in this Program (whether accident or on purpose).
- 4.3.** HSBC has been authorized to terminate this Program at any time by sending notice to the participants. In this case, the Eligible Customers will give up all benefits of the Program and acknowledge that the Eligible Customers will have no request or claim against HSBC.
- 4.4.** In case of any dispute arising, HSBC's decision will be final and binding on all aspects of this Program and no notice will be required. HSBC will not be responsible for any decision taken in such a case.
- 4.5.** This Terms and Conditions is subject to changes at any time as HSBC may deem fit. Changes (if any) shall be notified or registered in accordance with the relevant laws and updated on HSBC's website prior to application.
- 4.6.** All decisions of HSBC regarding the Program are final, and HSBC can change decision regarding the program without notice to the customer.
- 4.7.** Full details of this Program shall be announced on HSBC's website
- 4.8.** In case of any queries, complaints, customers can contact by one of the following channels for further support.
 - a) Any HSBC Branch or Transaction office.

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- b) HSBC 's contact center via mail box premierevent@hsbc.com.vn or via call:
- HSBC Premier: (84) 28 37 247 666 (24/7);
 - Platinum Credit Cardholder: (84 28) 37 247 248 (24/7);
 - Personal Banking: (84) 28 37 247 247 (South); (84) 24 62 707 707 (North) (Operating 24/7 for lost or stolen card or token, dispute transactions or card related complaints, and from 8:00 am to 10:00 pm daily for other matters)

4.9. In case of any dispute arising out of or in connection with this Promotion, HSBC shall resolve disputes in co-operation with customers. If the parties fail to reach an agreement, disputes shall be resolved at the competent courts in accordance with Vietnamese laws.

4.10. The Terms and Conditions of this Promotion shall be applied simultaneously with the HSBC Credit Card Cardholder Agreement, HSBC General Terms and Conditions and eligibility requirements of Credit Card in accordance with HSBC's policy.

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